IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:

Patnode, et al.

Docket No.:

49335.0400

Serial No.:

09/712,743

Examiner:

Akintola, Olabode

Filed:

November 14, 2000

Group Art Unit:

3691

Title:

SYSTEM AND METHOD FOR

Confirmation No.:

9259

CREATING FINANCIAL

ADVICE APPLICATIONS

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated January 23, 2008, of which this Reply is filed within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.